

What is Claimed is:

1 *Bo* 1. In a computer-implemented system for managing financial transac-  
2 tions, a method for applying an exchange rate to convert a transaction from a  
3 first currency to a second currency, comprising:  
4 receiving a financial transaction, including a date and a transaction  
5 amount in the first currency;  
6 accessing a stored plurality of exchange rates for the first currency with  
7 respect to the second currency, each exchange rate corre-  
8 sponding to a time period;  
9 selecting one of the stored exchange rates responsive to the date of the  
10 financial transaction and to the time periods of the stored  
11 exchange rates; and  
12 applying the selected exchange rate to the received financial transaction,  
13 to derive a converted transaction amount in the second  
14 currency.

*Bo* 1 2. The method of claim 1, wherein each time period comprises one se-  
2 lected from the group consisting of:  
3 a date; and  
4 a range of dates.

1 3. The method of claim 1, further comprising:  
2 storing the received financial transaction including the date, the  
3 transaction amount, and the selected exchange rate.

1 4. The method of claim 1, further comprising:  
2 receiving input overriding the selected exchange rate, the input com-  
3 prising a second exchange rate.

1 5. The method of claim 4, further comprising:  
2 storing, in the stored plurality of exchange rates, the second exchange  
3 rate and a corresponding time period for the second exchange  
4 rate.

1 6. The method of claim 1, wherein the financial transaction is a transfer  
2 between accounts.

1 7. The method of claim 1, wherein the financial transaction is selected  
2 from the group consisting of an investment purchase and an investment sale.

1 8. The method of claim 1, further comprising:  
2 generating a report including the converted transaction amount; and  
3 outputting the generated report.

1 9. The method of claim 8, wherein the report is selected from the group  
2 consisting of:  
3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1           10. In a computer-implemented system for managing financial trans-  
2 actions, a method for applying exchange rates, comprising:  
3           receiving a plurality of financial transactions, each financial transaction  
4           including a date and a transaction amount in a first currency;  
5           for each of at least a subset of the received financial transactions:  
6           obtaining an exchange rate;  
7           applying the obtained exchange rate to the transaction to de-  
8           rive a transaction amount in a second currency;  
9           storing the derived transaction amount in the second currency;  
10           and  
11           storing the obtained exchange rate in an exchange rate table.

1           11. The method of claim 10, wherein at least one financial transaction is a  
2 transfer between accounts.

1           12. The method of claim 10, wherein at least one financial transaction is  
2 selected from the group consisting of an investment purchase and an investment  
3 sale.

1           13. The method of claim 10, further comprising:  
2           generating a report including the derived transaction amounts in the  
3           second currency.

1           14. The method of claim 13, wherein the report is selected from the  
2 group consisting of:  
3           a capital gains report;

4 a transaction report; and  
5 an investment report.

1 15. A computer-implemented method for generating a financial report  
2 including at least two transactions, comprising:  
3 retrieving a first transaction including a first date, a first transaction  
4 amount in a first currency, and a first exchange rate for the first  
5 currency, responsive to the first date;  
6 retrieving a second transaction including a second date, a second  
7 transaction amount in a second currency, and a second ex-  
8 change rate for the second currency, responsive to the second  
9 date;  
10 applying the first exchange rate to the first transaction to obtain a first  
11 converted amount in a home currency;  
12 applying the second exchange rate to the second transaction to obtain a  
13 second converted amount in the home currency; and  
14 outputting a report including the converted amounts in the home  
15 currency.

1 16. The computer-implemented method of claim 15, wherein the first  
2 currency is the same as the second currency.

1 17. The computer-implemented method of claim 15, wherein each of the  
2 steps of obtaining a first exchange rate and obtaining a second exchange rate  
3 comprises retrieving an exchange rate from an exchange rate history table  
4 responsive to the date of the transaction.

1 18. The computer-implemented method of claim 15, wherein the report  
2 is selected from the group consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 19. A software product for managing financial transactions, comprising:  
2 an exchange rate table for storing a plurality of exchange rates for a  
3 currency, each exchange rate corresponding to a time period;  
4 and  
5 a user interface comprising a screen for displaying historical exchange  
6 rate information, the information comprising a plurality of ex-  
7 change rates obtained from the exchange rate table.

1 20. The software product of claim 19, wherein the time period comprises  
2 one of:  
3 a date; and  
4 a range of dates.

1 21. The software product of claim 19, further comprising:  
2 a code module for applying an exchange rate from the exchange rate  
3 table to a transaction having a date, responsive to the date of  
4 the transaction and the time period of the exchange rate.

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1 22. In a computer-implemented system for managing financial trans-  
2 actions, a user interface for applying exchange rates to financial transactions,  
3 comprising:  
4 a first user interface element for entering a financial transaction including  
5 a date; and  
6 a second user interface element for entering an exchange rate for the  
7 financial transaction.

1 23. The user interface of claim 22, wherein:  
2 the second user interface element displays, as a default value, an ex-  
3 change rate from a stored plurality of exchange rates, respon-  
4 sive to the date of the financial transaction, each exchange rate  
5 in the stored plurality corresponding to a time period.

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1 24. A computer-implemented system for applying multiple exchange  
2 rates, comprising:  
3 a list of currencies;  
4 for each currency, a list of exchange rates, each exchange rate corre-  
5 sponding to a time period;  
6 a transaction register, for storing transaction records, each of at least a  
7 subset of the transaction records including an exchange rate;  
8 and  
9 a transaction input screen for entering transactions, each transaction  
10 having a date, and for obtaining and displaying an exchange

11 rate from the list of exchange rates according to a date of a  
12 transaction, for storage in the transaction register.

1 25. The computer-implemented system of claim 24, further comprising:  
2 a report generator, coupled to the transaction register, for generating a  
3 report including at least one transaction record, the report  
4 applying the exchange rate of the transaction record.

1 26. A system for applying multiple exchange rates, comprising:  
2 an exchange rate storage device, for storing a plurality of exchange rates  
3 for converting a first currency to a second currency, each  
4 exchange rate corresponding to a time period;  
5 a transaction storage device, for storing at least one financial transaction  
6 in the first currency, including a date; and  
7 a transaction display, coupled to the transaction storage device and to the  
8 exchange rate storage device, for applying one of the stored  
9 exchange rates to at least one stored financial transaction  
10 according to the date of the financial transaction and the time  
11 period of the exchange rate to obtain at least one value in the  
12 second currency, and for displaying the at least one value.

1 27. The system of claim 26, wherein the transaction storage device stores  
2 the financial transaction including the applied exchange rate.

1 28. The system of claim 26, further comprising:

2 a report generator, coupled to the transaction storage device, for gen-  
3 erating a report including the financial transaction in the  
4 second currency.

1 29. A system for applying an exchange rate to convert a transaction from  
2 a first currency to a second currency, comprising:

3 an input device, for receiving at least one financial transaction, the fi-  
4 nancial transaction including a date and a transaction amount  
5 in a first currency;

6 an exchange rate retrieval device, for obtaining an exchange rate for the  
7 first currency with respect to the second currency, for the  
8 received financial transaction, and for applying the exchange  
9 rate to convert the transaction amount to the second currency;  
10 and

11 a transaction storage device, for storing the received at least one financial  
12 transaction including the date and at least one selected from  
13 the group consisting of the obtained exchange rate and the  
14 converted transaction amount.

1 30. The system of claim 29, further comprising:

2 an exchange rate table, coupled to the exchange rate retrieval device, for  
3 storing the obtained exchange rate and the date.

1 31. The system of claim 29, further comprising:

2 a report generator, coupled to the transaction storage device, for gen-  
3 erating a report including the financial transaction.



1 32. A system for generating a financial report, including at least two  
2 transactions, comprising:  
3 an exchange rate application device, for obtaining a first exchange rate  
4 for a first transaction, obtaining a second exchange rate for a  
5 second transaction, applying the first exchange rate to the first  
6 transaction to obtain a first converted amount, and applying  
7 the second exchange rate to the second transaction to obtain a  
8 second converted amount; and  
9 a report generation module, coupled to the exchange rate application  
10 device, for developing and formatting a report including the  
11 converted amounts.

1 33. The system of claim 32, further comprising:  
2 a transaction storage device, for storing at least two financial transac-  
3 tions, and an associated exchange rate for each financial  
4 transaction;  
5 wherein the exchange rate application device obtains the first exchange  
6 rate and the second exchange rate by retrieving an exchange rate from a stored  
7 transaction.

1 34. The system of claim 32, further comprising:  
2 an exchange rate history table, for storing a plurality of exchange rates  
3 for a currency;  
4 wherein each transaction has a date, and wherein the exchange rate  
5 application device obtains the first exchange rate and the

6 second exchange rate by retrieving an exchange rate from the  
7 exchange rate history table according to the date of the trans-  
8 action.

35. A computer program product comprising a computer-usable  
medium having computer-readable code embodied therein for applying an  
exchange rate to convert a transaction from a first currency to a second currency  
in a financial transaction management system, comprising:  
computer-readable program code devices configured to cause a computer  
to receive a financial transaction, including a date and a  
transaction amount in the first currency;  
computer-readable program code devices configured to cause a computer  
to access a stored plurality of exchange rates for the first  
currency with respect to the second currency, each exchange  
rate corresponding to a time period;  
computer-readable program code devices configured to cause a computer  
to select one of the stored exchange rates responsive to the date  
of the financial transaction and to the time periods of the stored  
exchange rates; and  
computer-readable program code devices configured to cause a computer  
to apply the selected exchange rate to the received financial  
transaction, to derive a converted transaction amount in the  
second currency.

36. The computer program product of claim 35, wherein each time pe-  
riod comprises one selected from the group consisting of:

3 a date; and  
4 a range of dates.

1 37. The computer program product of claim 35, further comprising:  
2 computer-readable program code devices configured to cause a computer  
3 to store the received financial transaction including the date,  
4 the transaction amount, and the selected exchange rate.

1 38. The computer program product of claim 35, further comprising:  
2 computer-readable program code devices configured to cause a computer  
3 to receive input overriding the applied exchange rate, the input  
4 comprising a second exchange rate.

1 39. The computer program product of claim 38, further comprising:  
2 computer-readable program code devices configured to cause a computer  
3 to store the second exchange rate and a corresponding time  
4 period in the stored plurality of exchange rates.

1 40. The computer program product of claim 35, wherein the financial  
2 transaction is a transfer between accounts.

1 41. The computer program product of claim 35, wherein the financial  
2 transaction is selected from the group consisting of an investment purchase and  
3 an investment sale.

1 42. The computer program product of claim 35, further comprising:

2 computer-readable program code devices configured to cause a computer  
 3 to generate a report including the converted transaction  
 4 amount; and  
 5 computer-readable program code devices configured to cause a computer  
 6 to output the generated report.

1 43. The method of claim 42, wherein the report is selected from the  
 2 group consisting of:  
 3 a capital gains report;  
 4 a transaction report; and  
 5 an investment report.

1 44. A computer program product comprising a computer-usable  
 2 medium having computer-readable code embodied therein for applying  
 3 multiple exchange rates in a financial transaction management system,  
 4 comprising:  
 5 computer-readable program code devices configured to cause a computer  
 6 to receive a plurality of financial transactions, each financial  
 7 transaction including a date and a transaction amount in a first  
 8 currency; and  
 9 computer-readable program code devices configured to cause a computer  
 10 to, for each of at least a subset of the received financial  
 11 transactions:  
 12 obtain an exchange rate;  
 13 apply the obtained exchange rate to the transaction to derive a  
 14 transaction amount in a second currency;

15 store the derived transaction amount in the second currency;  
16 and  
17 store the obtained exchange rate in an exchange rate table.

1 45. The computer program product of claim 44, wherein at least one  
2 financial transaction is a transfer between accounts.

1 46. The computer program product of claim 44, wherein the financial  
2 transaction is selected from the group consisting of an investment purchase and  
3 an investment sale.

1 47. The computer program product of claim 44, further comprising:  
2 computer-readable program code devices configured to cause a computer  
3 to generate a report including the derived transaction amounts  
4 in the second currency.

1 48. The method of claim 47, wherein the report is selected from the  
2 group consisting of:  
3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 49. A computer program product comprising a computer-usable  
2 medium having computer-readable code embodied therein for generating a  
3 financial report including at least two transactions, comprising:  
4 computer-readable program code devices configured to cause a computer  
5 to retrieve a first transaction including a first date, a first

6 transaction amount in a first currency, and a first exchange rate  
7 for the first currency, responsive to the first date;  
8 computer-readable program code devices configured to cause a computer  
9 to retrieve a second transaction including a second date, a  
10 second transaction amount in a second currency, and a second  
11 exchange rate for the second currency, responsive to the  
12 second date;  
13 computer-readable program code devices configured to cause a computer  
14 to apply the first exchange rate to the first transaction to obtain  
15 a first converted amount in a home currency;  
16 computer-readable program code devices configured to cause a computer  
17 to apply the second exchange rate to the second transaction to  
18 obtain a second converted amount in the home currency; and  
19 computer-readable program code devices configured to cause a computer  
20 to output a report including the converted amounts in the  
21 home currency.

1 50. The computer program product of claim 49, wherein the first cur-  
2 rency is the same as the second currency.

1 51. The computer program product of claim 49, wherein each transaction  
2 has a date, and wherein each of the computer-readable program code devices  
3 configured to cause a computer to obtain a first exchange rate and a second  
4 exchange rate comprises computer-readable program code devices configured  
5 to cause a computer to retrieve an exchange rate from an exchange rate history  
6 table responsive to the date of the transaction.

1 52. The computer-implemented computer program product of claim 49,  
2 wherein the report is selected from the group consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 53. A computer program product comprising a computer-usable  
2 medium having computer-readable code embodied therein for managing fi-  
3 nancial transactions, comprising:

4 computer-readable program code devices configured to cause a computer  
5 to generate an exchange rate table for storing a plurality of  
6 exchange rates for a currency, each exchange rate corre-  
7 sponding to a time period; and  
8 computer-readable program code devices configured to cause a computer  
9 to present a user interface comprising a screen for displaying  
10 historical exchange rate information, the information  
11 comprising a plurality of exchange rates obtained from the  
12 exchange rate table.

1 54. The software product of claim 53, wherein the time period comprises  
2 one of:

3 a date; and  
4 a range of dates.

1 55. The computer program product of claim 53, further comprising:

2 computer-readable program code devices configured to cause a computer  
3 to apply an exchange rate from the exchange rate table to a  
4 transaction having a date, responsive to the date of the  
5 transaction and the time period of the exchange rate.

1 56. A computer program product comprising a computer-usable  
2 medium having computer-readable code embodied therein for presenting a user  
3 interface for applying exchange rates to financial transactions, comprising:  
4 computer-readable program code devices configured to cause a computer  
5 to present a first user interface element for entering a financial  
6 transaction including a date; and  
7 computer-readable program code devices configured to cause a computer  
8 to present a second user interface element for entering an  
9 exchange rate for the financial transaction.

1 57. The computer program product of claim 56, wherein the computer-  
2 readable program code devices configured to cause a computer to present a  
3 second user interface element comprise:  
4 computer-readable program code devices configured to cause a computer  
5 to display, as a default value, an exchange rate from a stored  
6 plurality of exchange rates, responsive to the date of the  
7 financial transaction, each exchange rate in the stored plurality  
8 corresponding to a time period.